

**GATEWAY BANCSHARES, INC.**

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 2388775	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$266	\$267	0.4%		
Loans	\$199	\$190	-4.9%		
Construction & development	\$27	\$22	-20.7%		
Closed-end 1-4 family residential	\$41	\$41	1.2%		
Home equity	\$29	\$27	-8.5%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-16.1%		
Commercial & Industrial	\$28	\$24	-16.2%		
Commercial real estate	\$60	\$63	4.7%		
Unused commitments	\$20	\$14	-27.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$16	\$27	71.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$11	-20.7%		
Cash & balances due	\$23	\$27	21.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$242	\$242	0.1%		
Deposits	\$229	\$235	2.8%		
Total other borrowings	\$11	\$5	-56.2%		
FHLB advances	\$8	\$2	-75.0%		
Equity					
Equity capital at quarter end	\$24	\$25	3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.2%	--		
Tier 1 risk based capital ratio	11.5%	12.9%	--		
Total risk based capital ratio	12.8%	14.2%	--		
Return on equity <sup>1</sup>	-23.8%	3.2%	--		
Return on assets <sup>1</sup>	-2.3%	0.3%	--		
Net interest margin <sup>1</sup>	3.7%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	75.3%	62.1%	--		
Loss provision to net charge-offs (qtr)	307.8%	38.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.0%	2.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.0%	7.5%	0.3%	0.2%	--
Closed-end 1-4 family residential	5.5%	6.4%	1.1%	0.7%	--
Home equity	1.1%	1.1%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.4%	2.3%	1.8%	0.8%	--
Commercial & Industrial	3.7%	0.9%	0.8%	2.7%	--
Commercial real estate	0.3%	0.6%	0.0%	0.0%	--
Total loans	3.3%	3.7%	0.5%	0.6%	--